



# 21st-Century Welfare: Understanding the Present

Seminar 2 Presentation, 'Welfare Imaginaries' seminar series ([goo.gl/NnN2bN](http://goo.gl/NnN2bN)), University of Liverpool

The Women's Organisation, Liverpool, 25 September 2018

By **Mo Stewart**

Thanks to Ruth and Kayleigh for this opportunity to be here today, and congratulations to all involved with these valuable seminars.

The information that I'm about to share does not make easy listening. I'm a healthcare professional by training, and I can alert you to the inevitable preventable harm created by the adoption of American social policies in the UK. This led to the Department for Work and Pensions (DWP) adopting a fatally flawed assessment model, which was always destined to kill,<sup>1</sup> and which is used to resist funding long-term sickness and disability benefit for those in greatest need.

If unfamiliar with my research of the last ten years, this information is all available in the public domain, and a lot of it was reported in my book *Cash Not Care: The Planned Demolition of the UK Welfare State*.<sup>2</sup> But the information has been very well hidden because the national press have been silenced. They have resisted informing the British public about the identified ongoing atrocities being committed by the DWP, in their name, created when US social policies were gradually adopted by successive UK governments from 1997 onwards.

This presentation provides a lot of detailed evidence, offered in what is a very short time-frame. It's a lot to take on board in only 15 minutes, especially when the information is cause for serious

concern; which is why the national press will not report it. Some of the evidence may well be difficult to believe, but I can assure you that DWP atrocities are happening now, in this country and in your name, as the British government claims to represent the wishes of the British people.

Margaret Thatcher was the first neoliberal political leader in the British Parliament, and her very strong friendship with President Reagan is well documented. Neoliberal politics places 'the market' as the top priority, as greed replaces need. Anything is acceptable so long as it decreases cost and makes a profit; and that agenda was adopted and would influence the social policy of successive UK governments following the Thatcher administration. Every effort would be made to decrease public welfare spending, viewed by cross-party neoliberal politicians as an unnecessary financial burden on the State.

Welfare Reform was introduced by the New Labour government in October 2008. Incapacity Benefit (IB) was formerly the long-term sickness and disability benefit, and was replaced with the Employment and Support Allowance (ESA). Gently introduced by Prime Minister Gordon Brown, who had replaced Tony Blair as PM, there was no suggestion of the government-funded tyranny that was destined to become a reality.

Access to the ESA benefit required claimants to undertake a Work Capability Assessment (WCA) to demonstrate that they were unfit to work. This didn't seem unreasonable at the time. But Gordon Brown forgot to highlight the needs of the chronically ill, who have permanent ill health from which they can never recover. He also forgot to mention that the WCA would totally disregard<sup>3</sup> all medical evidence and would disregard mental health too.

The WCA uses the Waddell and Aylward biopsychosocial (BPS) model of assessment, as influenced by the American corporate giant UnumProvident Insurance, who'd been UK government advisers for welfare claims management since 1992. It was in 1992 that then Conservative Prime Minister John Major invited UnumProvident Insurance to advise with a view to reducing the welfare budget. By welcoming UnumProvident as corporate advisers, successive governments disregarded a debate in the House of Commons in 1999, which exposed the company's philosophy of disability denial, and which would duly be adopted by the DWP in 2008, masquerading as 'welfare reforms'.

UnumProvident Insurance were identified in 2005 by the California Department of Insurance Commissioner as an 'outlaw company' and a company that 'has operated in an illegal fashion for years'. By 2007 the company was exposed by the Yale School of Law in a paper titled 'The UnumProvident Scandal', demonstrating the lengths to which the company had gone to resist funding health insurance claims; and in 2008, the American Association of Justice identified Unum as the second worst insurance company in America. At the same time as Unum was being exposed in America, they were sponsoring the former DWP Chief Medical Officer Mansel Aylward of Cardiff University with £1.6 million<sup>4</sup> at the then-named UnumProvident Centre for Psychosocial and Disability Research.

This corporate-funded research centre was commissioned by the DWP in 2005. Together with Gordon Waddell, Aylward produced the required policy-based research known as 'The Scientific and Conceptual Basis of Incapacity Benefits' – promoting his biopsychosocial (BPS) model of assessment, which would eventually be used to guarantee that every chronically ill and disabled person in need of financial support would learn to live in fear of the DWP.

Preventable harm has been created since the adoption of the ESA by using the discredited Waddell–Aylward BPS model of assessment for the WCA, which was always guaranteed to kill<sup>6</sup> when disregarding the diagnosis and prognosis of sick and disabled claimants.

Some academics still wrongly identify the WCA as a medical assessment, which is incorrect. The WCA is identified by the DWP as a non-medical functional assessment, being the invention of the health insurance industry, and which totally disregards diagnosis, prognosis and past medical history. The

ESA application process is psychologically devastating, and it's meant to be, in order to persuade as many as possible to stop claiming the benefit.

The fate of the sick and disabled community in need of State financial support would drastically deteriorate with the election of the Conservative/Liberal Democrat Coalition government in 2010, and the appointment of Iain Duncan Smith as the Secretary of State for Work and Pensions. Duncan Smith spent six years successfully manipulating the British public to discredit the welfare state, and demonizing claimants of long-term sickness benefit when aided by the tabloid press. They used banner headlines claiming that 75 per cent<sup>7</sup> of disability benefit claimants were 'faking',<sup>8</sup> as Duncan Smith terrorised the sick and disabled community with his many false and exaggerated claims.

In 2014 the actual figure for identified fake disability benefit claims was 0.7 per cent<sup>9</sup> of the entire welfare budget, with DWP errors listed as costing 2.1 per cent<sup>10</sup> of the budget. The DWP's incompetence therefore costs *three times* more than the cost of any fake claims.

During Duncan Smith's time in office prosecuted disability hate crimes increased by 213%,<sup>11</sup> with a Police Superintendent making an impassioned statement on regional TV news regarding the savage attacks on the disabled community, at times resulting in murder,<sup>12</sup> which was disregarded by the national news media. Almost singlehandedly, Iain Duncan Smith reinvigorated the superior language of Deservingness;<sup>13</sup> and he actually presumed to talk about moral character whilst knowingly terrorizing those least able to fight back when using his divide and rule rhetoric.<sup>14</sup>

At the same time as this DWP demonization, the constant political claim of getting one million people off disability benefit and into work was regularly repeated, which the tabloids were happy to report, with no reference to where this figure came from. In reality, 39 per cent of IB claimants had a mental health problem, and that 39 per cent represented almost one million IB claimants.

The distress created by relentless repeated WCAs for conditions that can't ever improve created a dramatic negative impact on public mental health. One NHS statistical report advised that in 2014 almost 50 per cent of ESA claimants had actually attempted suicide;<sup>15</sup> but no-one shared that evidence until it was reported by the Disability News Service in 2017.

In August 2015 the DWP finally published ESA mortality totals. The figures identified that between February 2011 and April 2014 a total of 2,380<sup>16</sup> people died following a WCA, after being found 'fit for work',<sup>17</sup> rejected for the ESA, and ordered by the DWP to look for work. The figures also identified a total of 7,200<sup>18</sup> claimants who died after being placed into the 'work-related activity Group' – a group which the DWP had decided were fit enough to prepare to get back to work, and so would only be allocated the benefit for 12 months.

According to these DWP figures, an average of 80 people per month are dying<sup>19</sup> after being found 'fit for work' by the DWP when, quite literally, killed by the State.<sup>20</sup>

As long ago as 2012, Mansel Aylward admitted that the BPS model was no longer satisfactory<sup>21</sup> to assess disabled claimants, but this change of professional opinion made no difference to the DWP.

In 2016 Professor Tom Shakespeare and colleagues produced an academic paper which identified the Waddell–Aylward BPS assessment model used for the WCA as being bogus.<sup>22</sup> The Waddell and Aylward research used by the DWP to justify the use of the WCA was identified as being 'cavalier, unevicenced and misleading,' which made no difference to the DWP and is something else the national press will not report to the British public. Nor will they notify the public that consultant clinical psychologist Professor Geoff Shepherd and colleagues warned the DWP against adopting the WCA, due to the inevitable impact on public mental health, but the DWP were 'ruthless'<sup>23</sup> and 'reckless'<sup>24</sup> when forcing through the WCA against their own medical experts' opinion.

This ongoing psychological tyranny is guaranteed and enforced by the contents of all DWP communications, arriving in the now infamous brown envelope.<sup>25</sup> Every letter from the DWP includes coercion and intimidation; reminding claimants of the ease with which the DWP can sanction their benefits for up to three years, often because a bus was five minutes late for a WCA with another unaccountable American corporate giant (Maximus); funded with £579 million<sup>26</sup> over three years to terrorize those in greatest need on behalf of the DWP.

This DWP tyranny will continue. There is nothing to stop it, as the UK moves with each passing year ever closer to resembling an American state, when ably assisted by possibly the most reviled woman in the country, Esther McVey. In my view McVey is drunk on her own perceived sense of power as the new Secretary of State for the DWP, having been well trained by Duncan Smith when she was a DWP Minister during his term in office.

The DWP has now actually warned disability charities<sup>27</sup> who deliver the government's new Work & Health Programme, used to help disabled people into work, that they are not permitted to criticize Esther McVey or the Department or they risk their government contracts. This demonstrates the confidence of the DWP to restrict criticism by some of those perhaps best placed to challenge the Department.

Historically, the Welfare State was introduced to provide the financial safety net needed to prevent destitution for those who were unable to earn a living. With the introduction of the ESA, using the fatally flawed WCA which disregards diagnosis and is used to resist funding those in greatest need, the Welfare

State is being demolished on route to being replaced by private healthcare insurance, as first suggested by Thatcher in 1982. Some claimants are starving to death when sanctioned, and the deaths directly linked to the WCA are seemingly disregarded as being nothing more than collateral damage – as thousands of chronically ill and disabled people are helped to an early grave by this ongoing DWP tyranny masquerading as welfare reforms.

The most recently published ESA mortality total identifies 10,950<sup>28</sup> people who died when in the Work Related Activity Group (WRAG) between April 2014 and February 2017, which is a significant increase on previously reported mortality totals in the WRAG group. The numbers who died after being declared 'fit for work' have not been released, so there may now be many more than 80 people per month dying when identified by the DWP as being 'fit for work', regardless of diagnosis, when quite literally killed by the State.

The British public continue to approve getting all these idle people back to work, having been successfully manipulated by dangerous right-wing governments run by millionaires, who buy their political power long before they take office. Crimes Against Humanity are 'committed as part of a widespread or systematic attack against any civilian population'<sup>29</sup> and are 'a deliberate act, typically as part of a systematic [government] campaign, that causes human suffering or death on a large scale.' Is this not the very definition of the impact on the chronically sick and disabled community of the ongoing welfare reforms, by successive UK governments, who continue with this State Crime by Proxy<sup>30</sup> mandate?

Thank you for your attention.

©Mo Stewart, 2018

**Mo Stewart** is a former healthcare professional and a disabled veteran of the Women's Royal Air Force medical branch. She works as an independent researcher and is acknowledged as being the lead researcher in the UK regarding the planned demolition of the welfare state, to be eventually replaced by American style social security policies. Mo's research exposed the influence of a corporate American insurance giant since 1992 with British welfare reforms and her book, *Cash Not Care: The Planned Demolition of the UK Welfare State*, was published in September 2016 and has since received critical acclaim.

### References

- 1 Mo Stewart, 'Killed by the State', *True Publica*, 25 July 2018.
- 2 Mo Stewart, *Cash Not Care: The Planned Demolition of the UK Welfare State*, New Generation Publishing, London, 2016.
- 3 Mo Stewart, 'State Crime by Proxy, 2018 Update: corporate influence on state sanctioned social harm: An independent report', ResearchGate, May 2018.
- 4 UnumProvident teams up with Cardiff University Cover insurance magazine.

- 5 Gordon Waddell and Mansel Aylward, *The Scientific and Conceptual Basis of Incapacity Benefits*, Stationery Office Books, London, 2005.
- 6 Mo Stewart, 'Crime without punishment when killed by the State', ResearchGate, July 2017.
- 7 Alison Little, 'Sick benefits: 75% are faking', *Sunday Express*, 27 July 2011; available at [goo.gl/cmWXVp](http://goo.gl/cmWXVp), accessed 12 January 2019.
- 8 Gerri Peev, '75% of incapacity claimants are fit to work: tough new benefits test weeds out the workshy', *Daily Mail*, 27 October 2010; available at [goo.gl/X6txBx](http://goo.gl/X6txBx), accessed 12 January 2019.
- 9 'Benefits fraud less than one per cent'. Disability Rights UK, May 2014, Stratford, London.
- 10 Fraud and error in the benefits system, Work and Pensions Committee, Sixth Report of Session 2013–14, May 2014; available at [goo.gl/k5q8AN](http://goo.gl/k5q8AN), accessed 12 January 2019.
- 11 Steve Preece, '213% rise in disability hate crime "fuelled" by benefits propaganda, say campaigners', *Welfare Weekly*, January 2015; available at [goo.gl/CR8VXg](http://goo.gl/CR8VXg), accessed 12 January 2019.
- 12 Multiple authors, 'Getting away with murder. Disabled people's experiences of hate crime in the UK', August 2008; available at [goo.gl/N3tUSc](http://goo.gl/N3tUSc), accessed 12 January 2019.
- 13 K. Garthwaite, C. Bamba and J. Warren, "'The unwilling and the unwell'? Exploring stakeholders' perceptions of working with long term sickness benefits recipients', *Disability & Society*, 28 (8), 2013, 1104–17; available at [goo.gl/mjmsqE](http://goo.gl/mjmsqE), accessed 12 January 2019.
- 14 A. Daguerre, 'The unemployed and the moral case for benefit sanctions', *Journal of Social Security Law*, 22 (3), 2015, 130–50; available at [goo.gl/7kKyNh](http://goo.gl/7kKyNh), accessed 12 January 2019.
- 15 John Pring, "'Shocking" NHS stats show nearly half ESA claimants have attempted suicide', Disability News Service, 30 November 2017; available at [goo.gl/8Wi6C4](http://goo.gl/8Wi6C4), accessed 12 January 2019.
- 16 Frances Ryan, 'Death has become a part of Britain's benefits system', *The Guardian*, 27 August 2015; available at [goo.gl/oWKyVC](http://goo.gl/oWKyVC), accessed 12 January 2019.
- 17 Ibid.
- 18 Ibid.
- 19 Ibid.
- 20 Lewis Elward, 'Corporate welfare crime: two case studies in state-corporate harm', Thesis for Master of Arts Social Policy, December 2016; available at [goo.gl/r7BMfR](http://goo.gl/r7BMfR), accessed 12 January 2019.
- 21 Anon, 'Former DWP medical boss makes WCA pledge to protestors', Disability News Service, 3 September 2012; available at [goo.gl/uHJtf5](http://goo.gl/uHJtf5), accessed 12 January 2019.
- 22 John Pring, "'Biopsychosocial" basis for benefits cuts is "cavalier, unevidenced and misleading"', Disability News Service, 9 June 2016; available at [goo.gl/bA3U9t](http://goo.gl/bA3U9t), accessed 12 January 2019.
- 23 John Pring, "'Ruthless" DWP "forced through WCA despite knowing of harm"', Disability News Service, 11 December 2015; available at [goo.gl/3i2nKR](http://goo.gl/3i2nKR), accessed 12 January 2019.
- 24 Ibid.
- 25 Kayleigh Garthwaite, 'Fearing the brown envelope: sickness benefits and welfare reform', *New Statesman*, 2 November 2012; available at [goo.gl/VWNGcv](http://goo.gl/VWNGcv), accessed 12 January 2019.
- 26 Rajeev Syal, 'Maximus miss fitness-for-work test target despite spiralling costs', *The Guardian*, 8 January 2016; available at [goo.gl/WLX6hi](http://goo.gl/WLX6hi), accessed 12 January 2019.
- 27 John Pring, 'Charities delivering DWP's work programme "must promise not to attack McVey"', Disability News Service, 19 April 2018; available at [goo.gl/eVWRVU](http://goo.gl/eVWRVU), accessed 12 January 2019.
- 28 Steve Topple, 'The DWP was just forced to reveal that 100 claimants a day have been dying on its watch', *The Canary*, 15 August 2018; available at [goo.gl/67bTk5](http://goo.gl/67bTk5), accessed 12 January 2019.
- 29 Richard Vernon, 'Crimes against humanity – International Criminal Law', Encyclopaedia Britannica, no date; available at [goo.gl/EQmZ5J](http://goo.gl/EQmZ5J), accessed 12 January 2019.
- 30 See note 3.